

Form finmgc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-22686-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard S. Herro Sr.  
2348 Orchard Crest Blvd  
Manasquan, NJ 08736

Yvonne Herro  
2348 Orchard Crest Blvd  
Manasquan, NJ 08736

Social Security No.:  
xxx-xx-3000

xxx-xx-5394

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE CERTIFICATE OF DEBTOR EDUCATION**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider or the debtor may file a Certificate of Debtor Education proving compliance with the financial management course requirement for discharge (a separate Certificate must be filed for each debtor in a joint case). The Certificate must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s) or from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: March 10, 2025  
JAN: admi

Jeanne Naughton  
Clerk